IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:

Smith, et al.

Serial No.: 10/700,289

Group Art Unit: 2114

Filed: November 3, 2003

Examiner: Ghu, Gabriel

Docket No. 200209024-1

For: Systems and Methods for Identifying Erroneous Transactions

FIRST RESPONSE

Mail Stop: Amendment Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

Sir:

The Office Action mailed March 19, 2007 has been carefully considered. In response thereto, please enter the following amendments and consider the following remarks.

AUTHORIZATION TO DEBIT ACCOUNT

It is not believed that extensions of time or fees for net addition of claims are required, beyond those which may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to deposit account no. 08-2025.